

Bass Master Issuer

Report date: 31 December 2023

MORTGAGE PORTFOLIO REPORT

Mortgage Portfolio Report:

Reporting month as of ultimo:

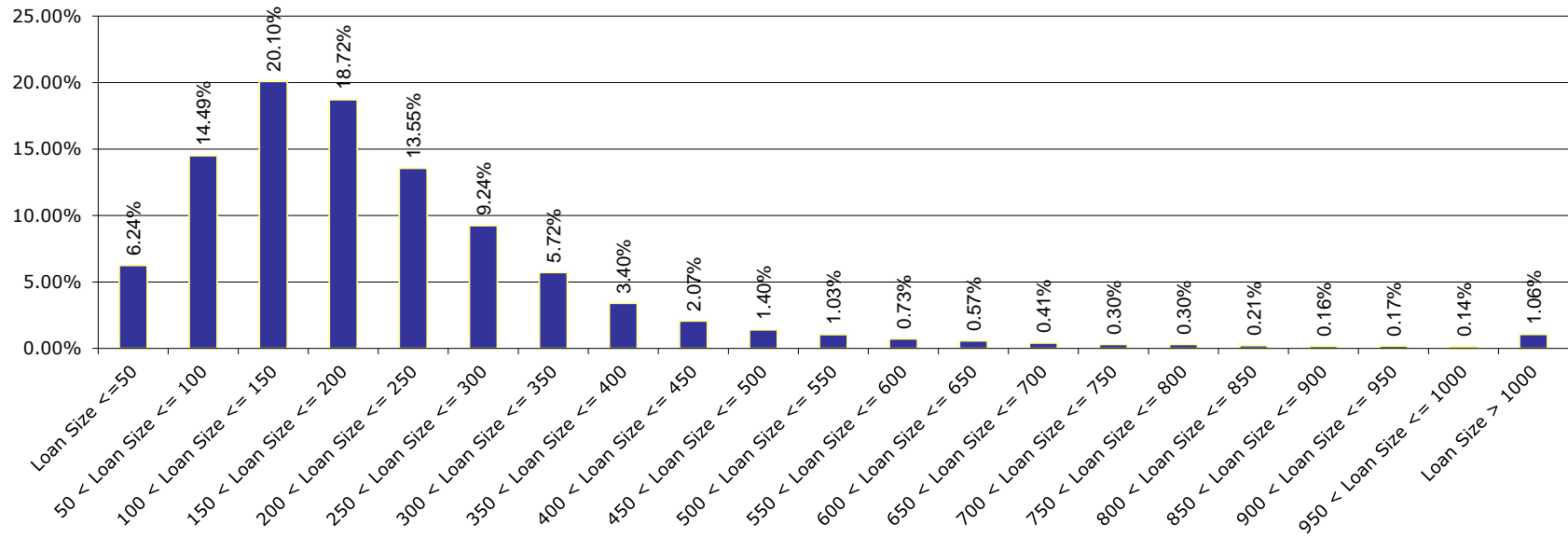
Bass Master Issuer

December 2023

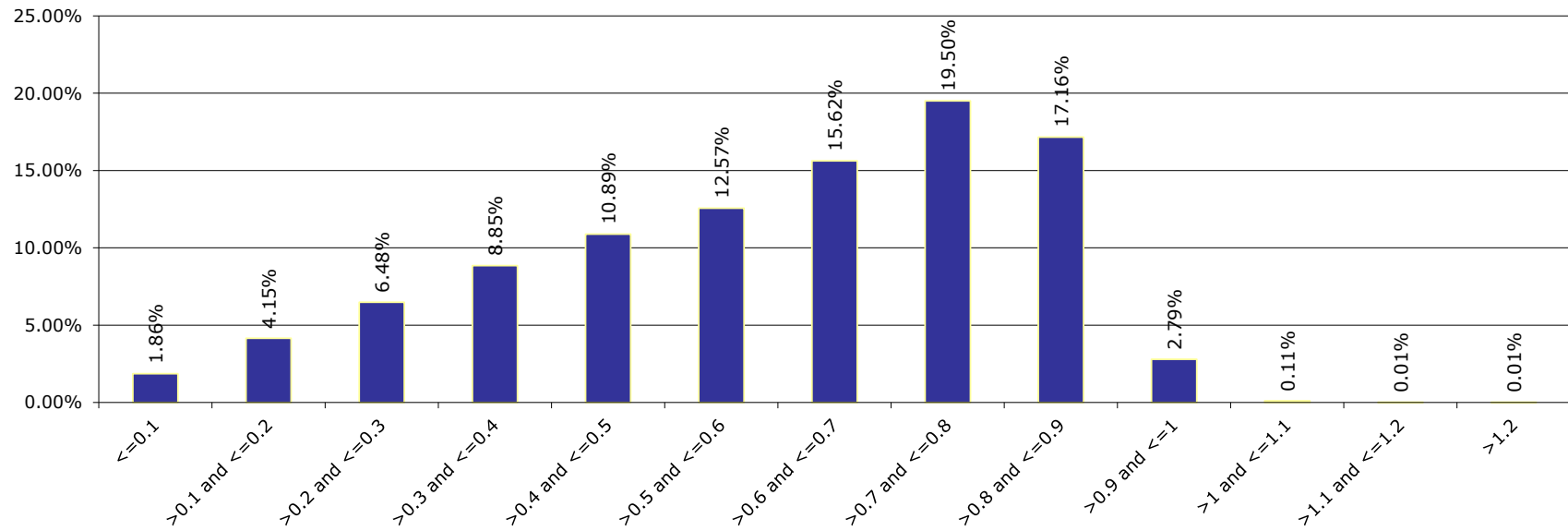
Key Characteristics

Oustanding Principal Balance (EUR)	21,808,032,761
Average Borrower Balance (EUR)	110,344
Maximum Borrower Balance (EUR)	2,195,649
Number of Borrowers	197,636
Number of Advances	342,586
Weighted Average Seasoning (years)	5.70
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.38
Weighted Average DTI	38.3%
Weighted Average LTV	59.5%
Weighted Mortgage Coverage Ratio	122.11

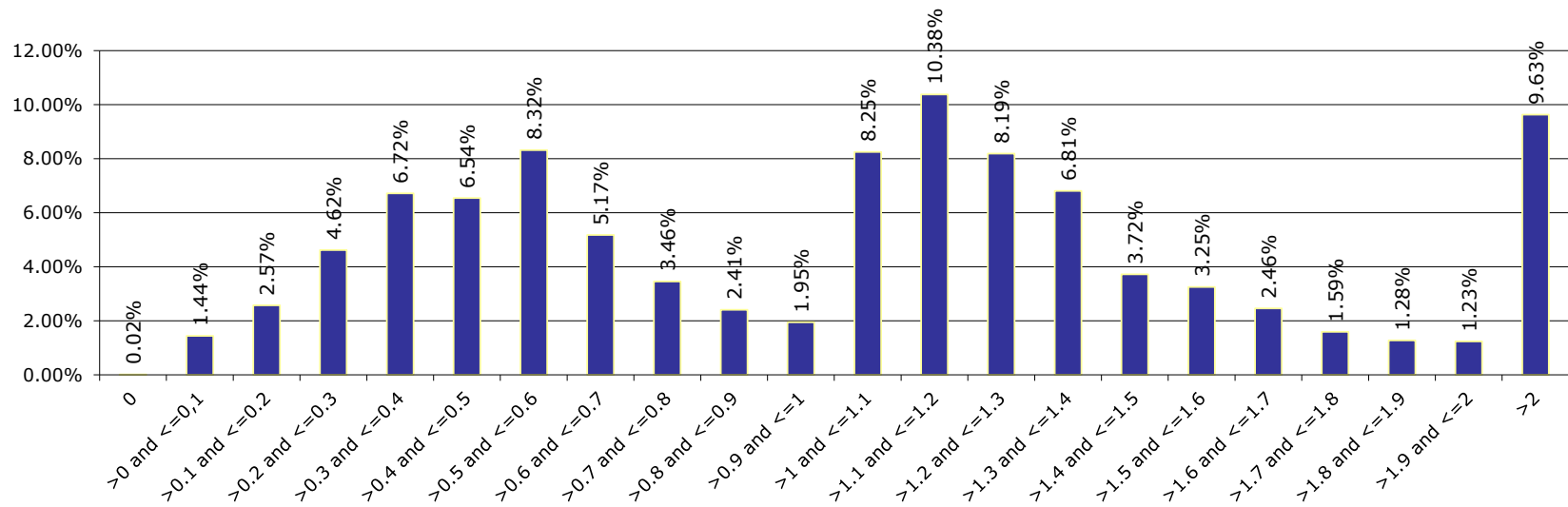
Loan Size per Borrower (in 1000€)



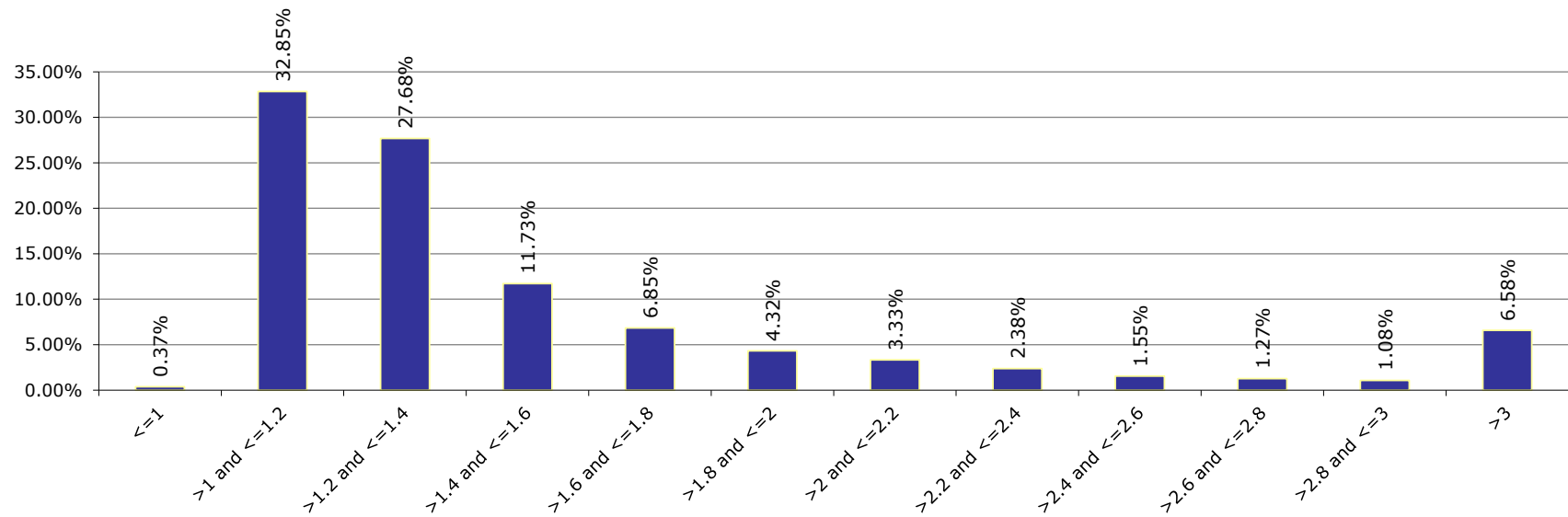
Loan to Value



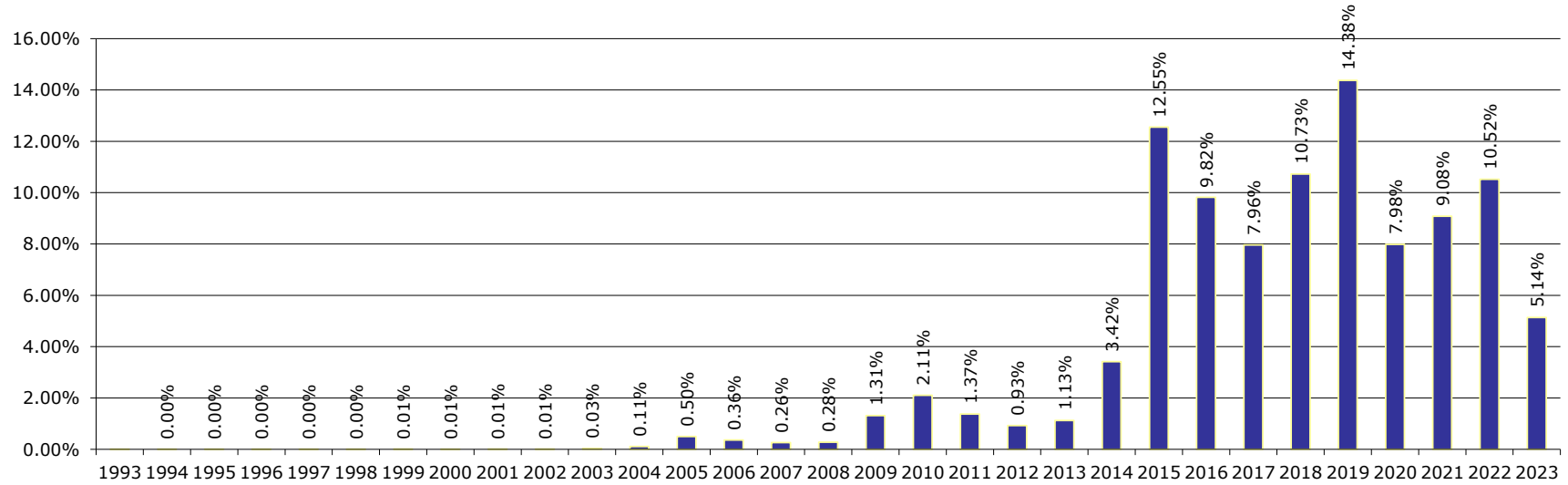
Mortgage Coverage Ratio



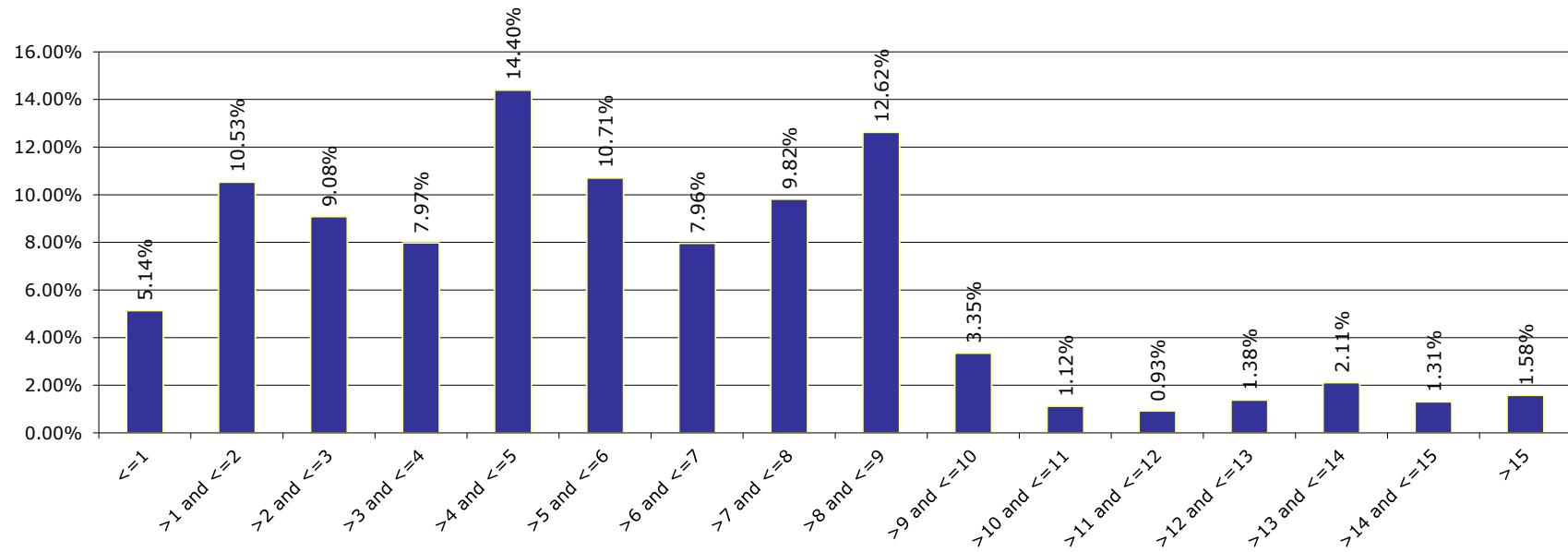
Total Coverage Ratio



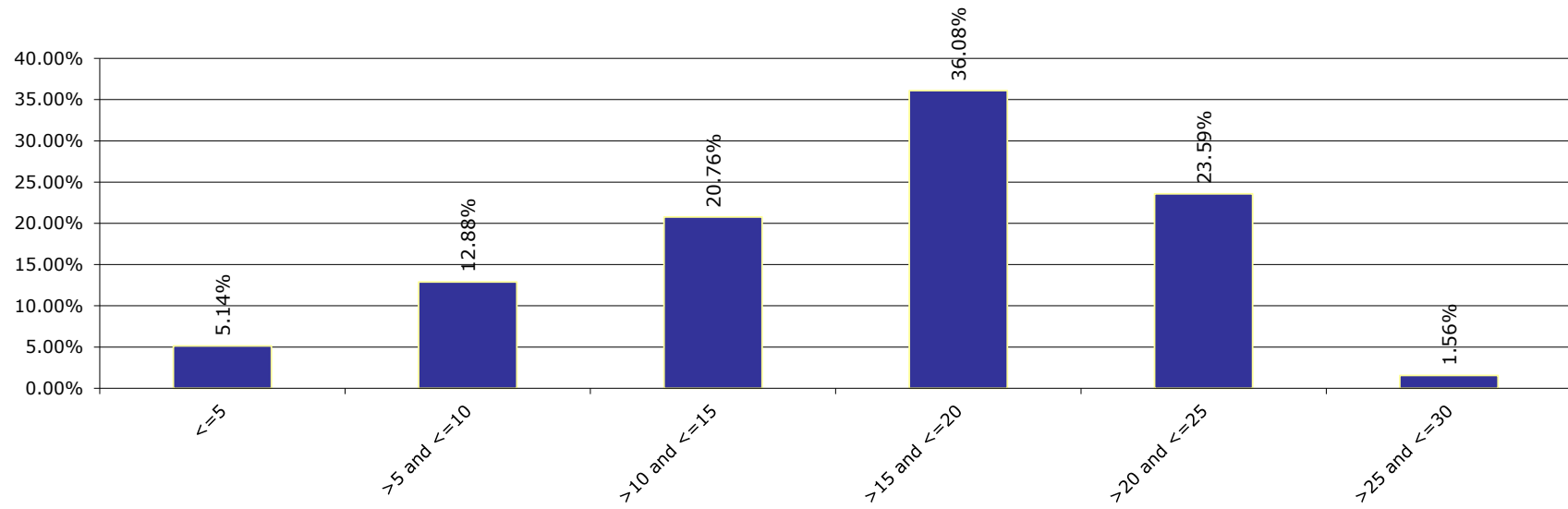
Origination Year



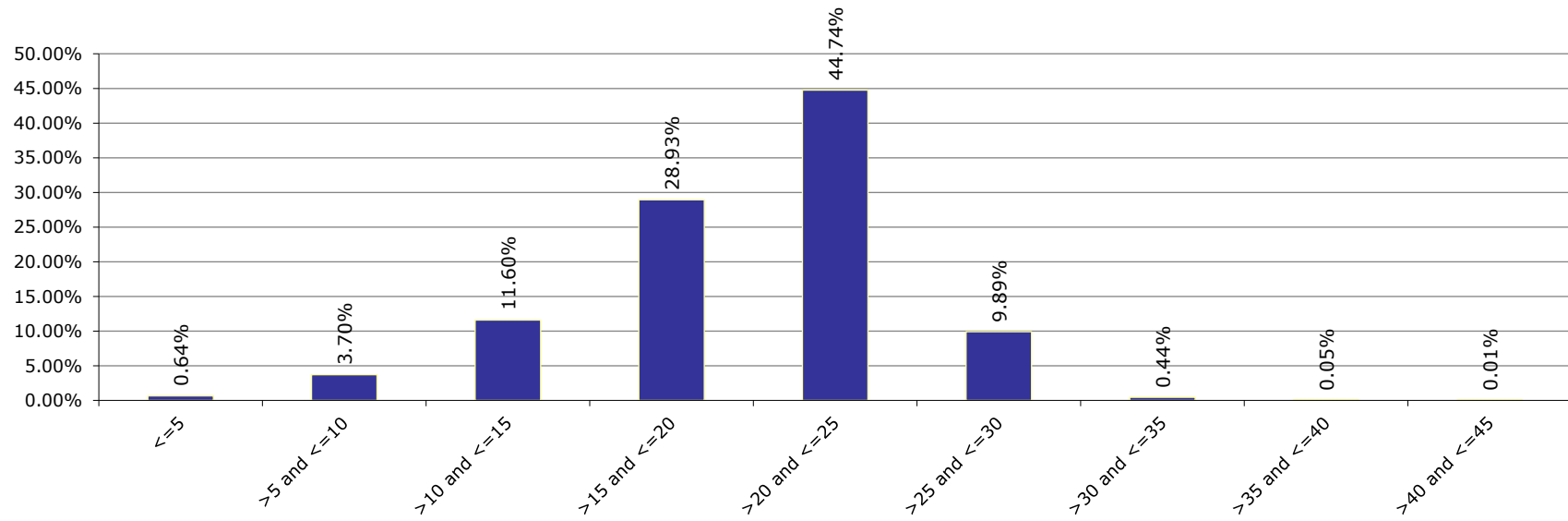
Seasoning



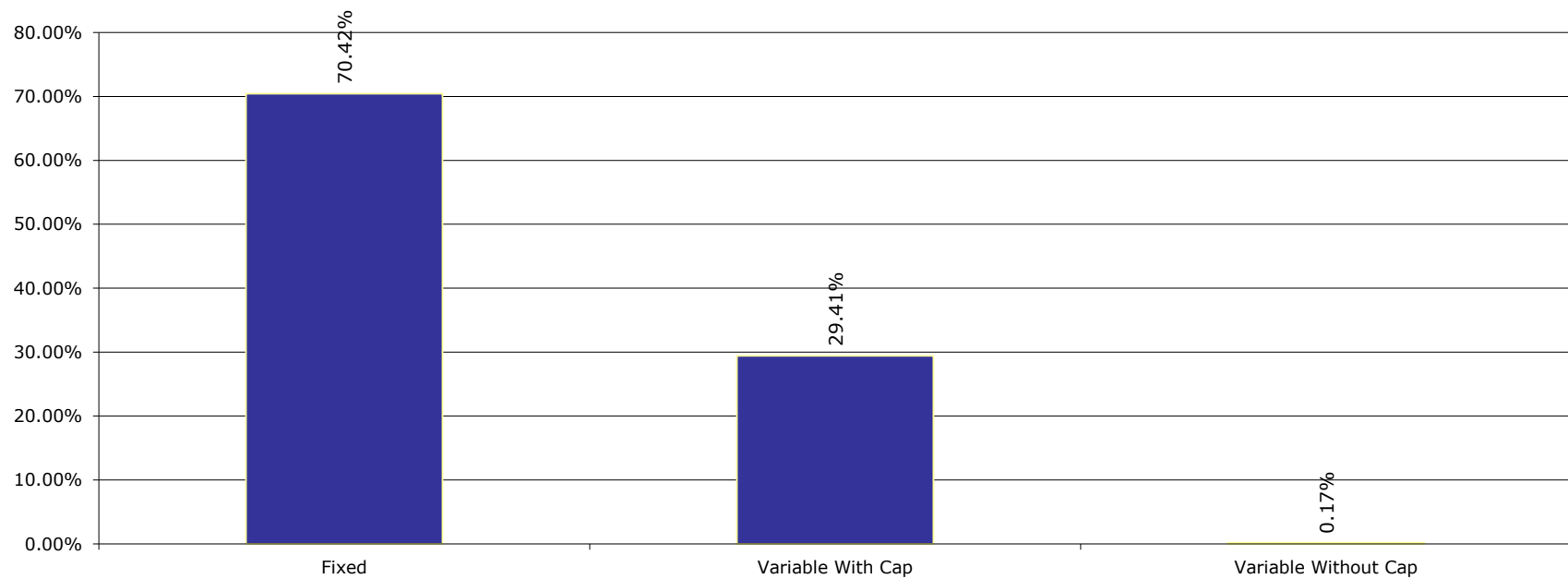
Remaining Maturity



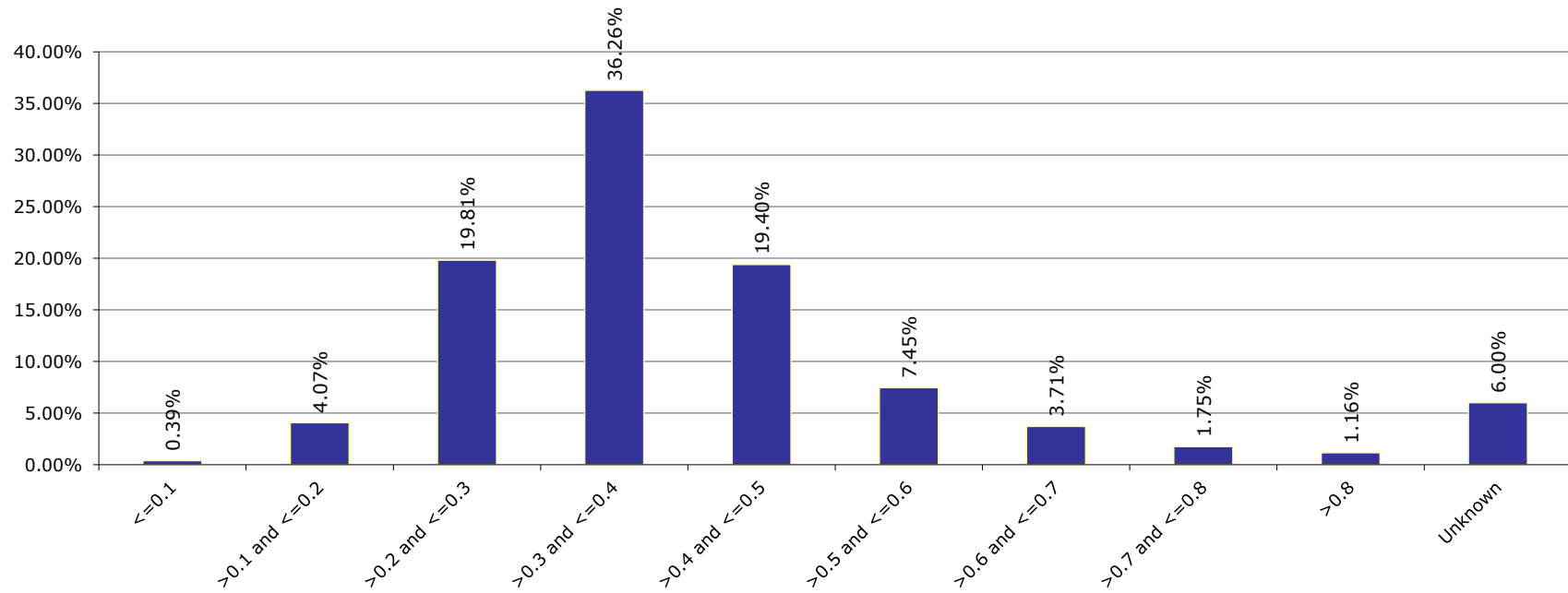
Original Maturity



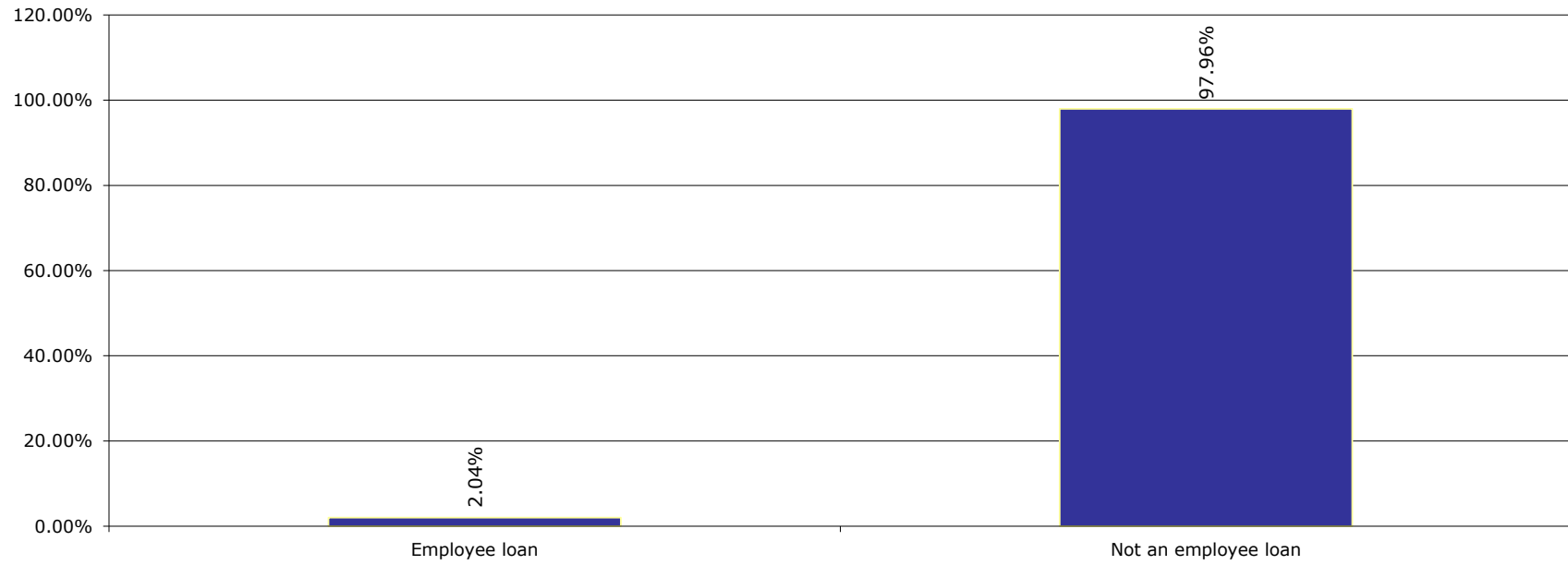
Interest Type



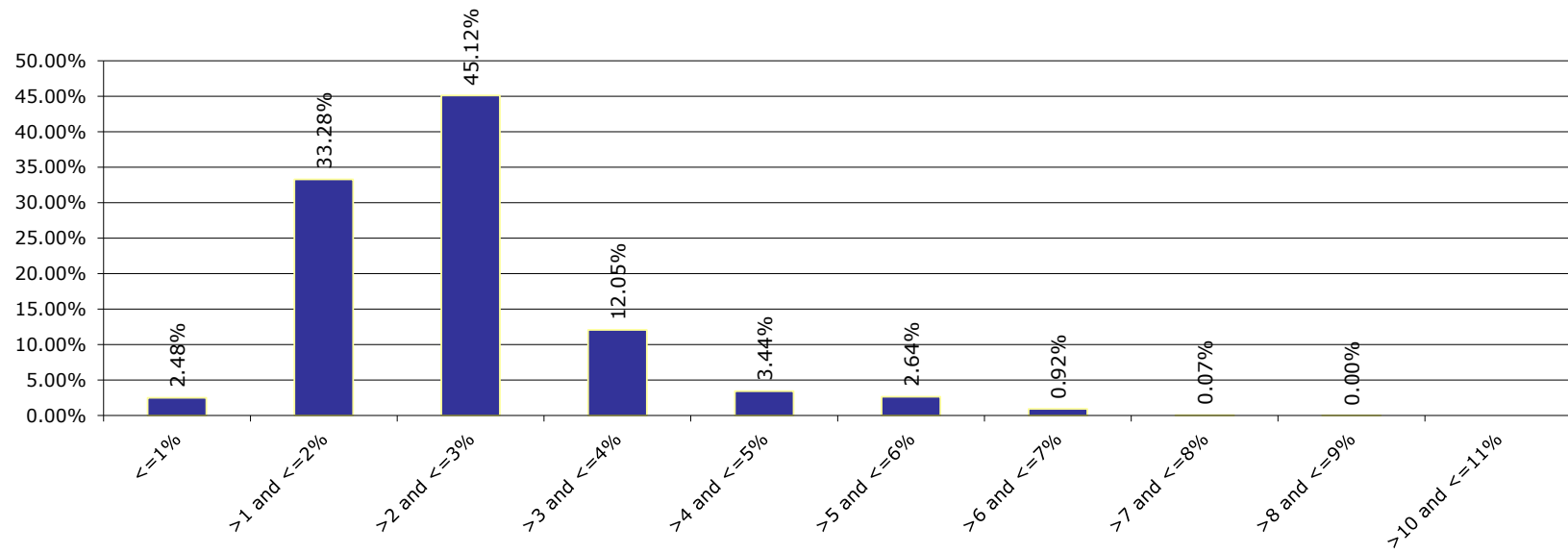
Debt to Income



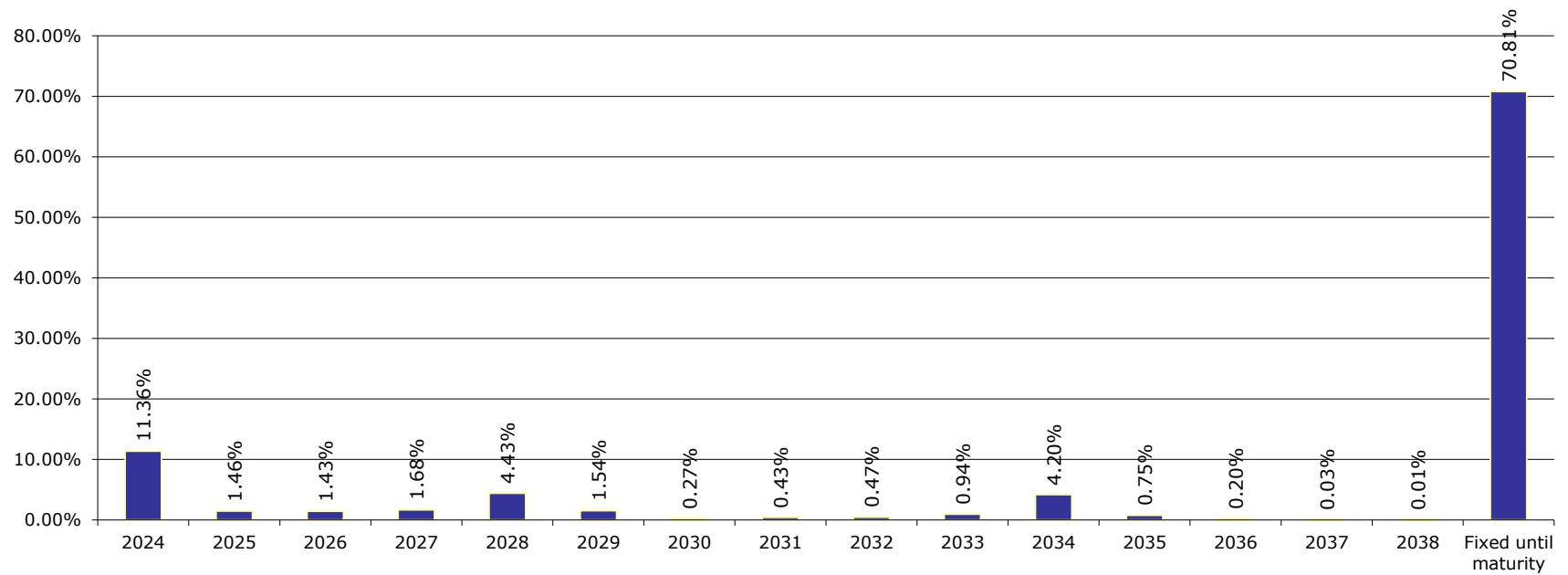
Employee Loans



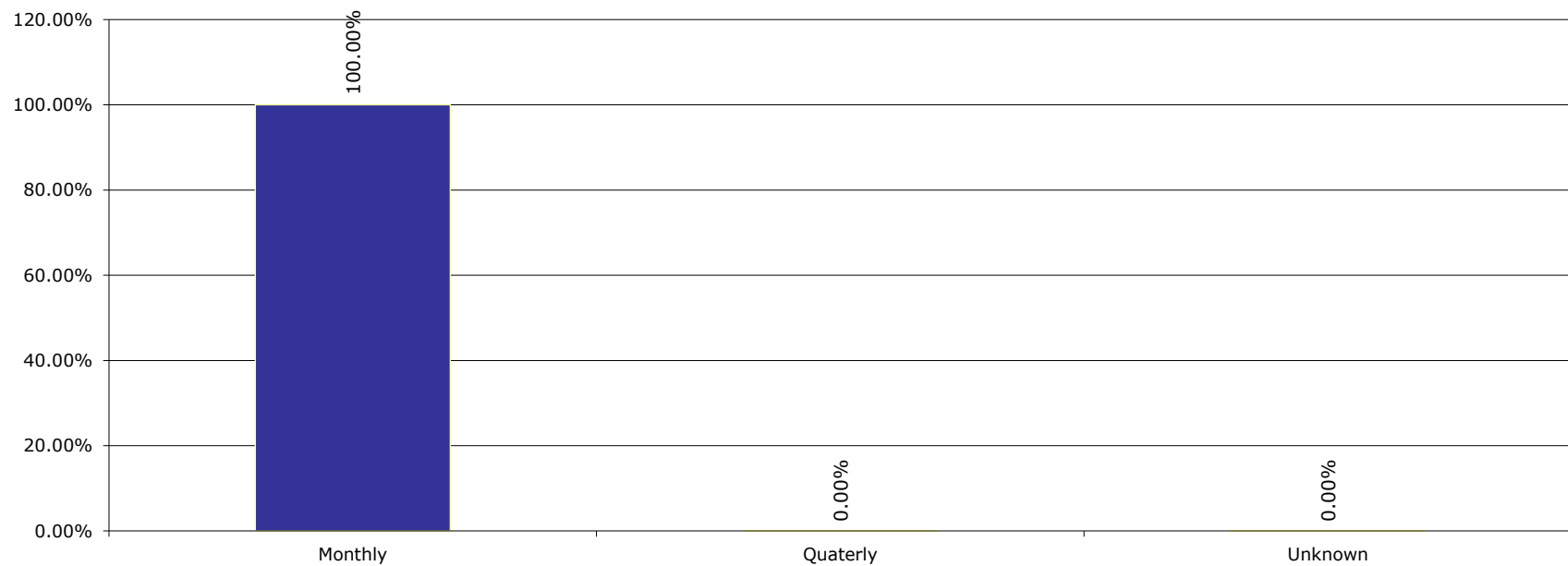
Interest Rate



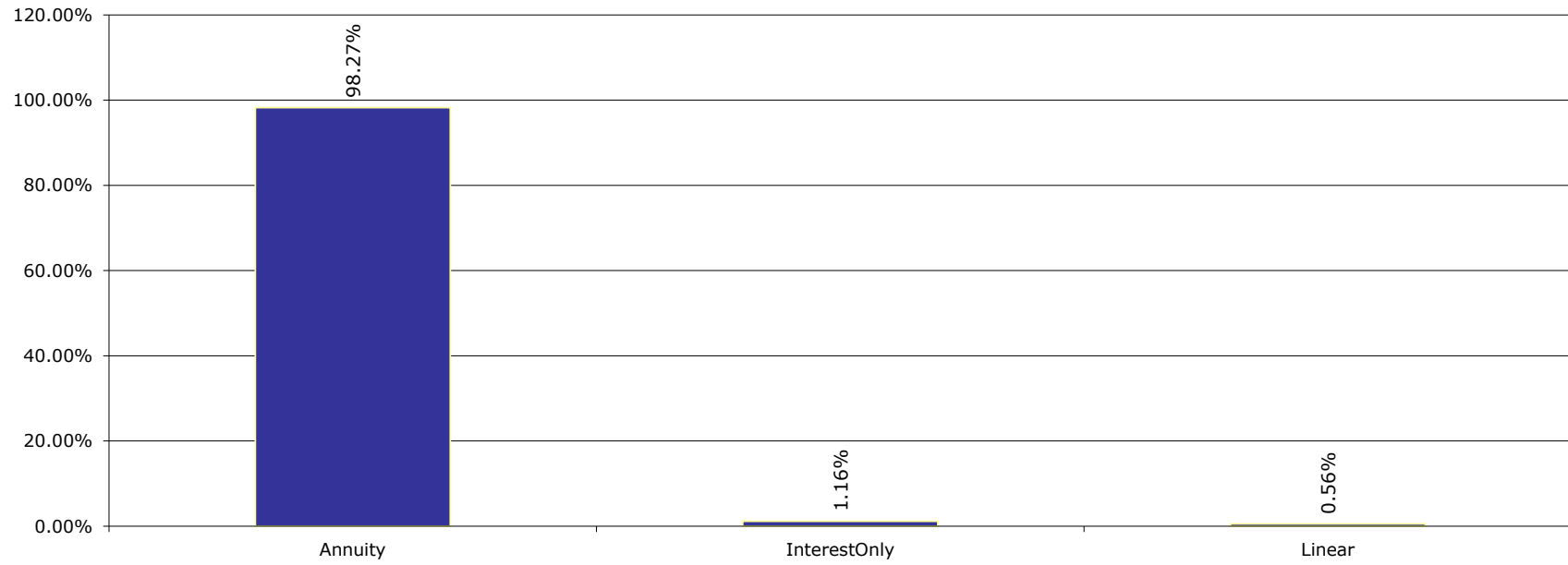
Next Reset Year



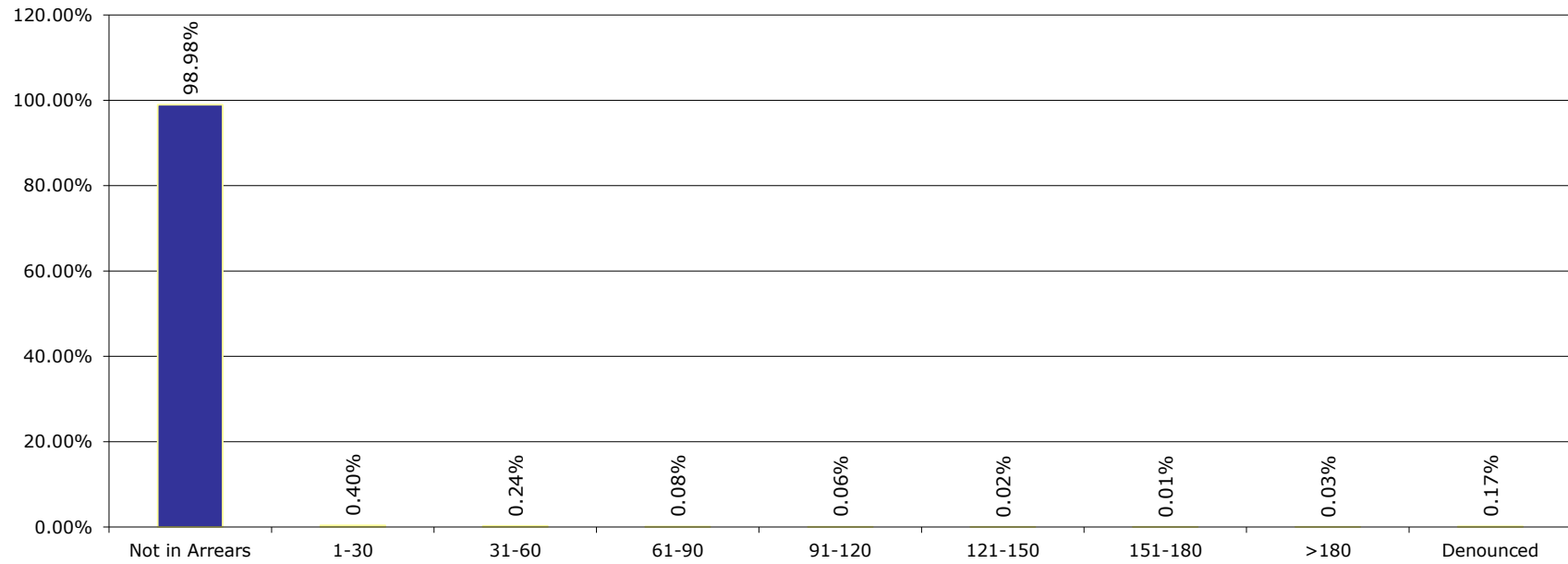
Interest Payment Frequency



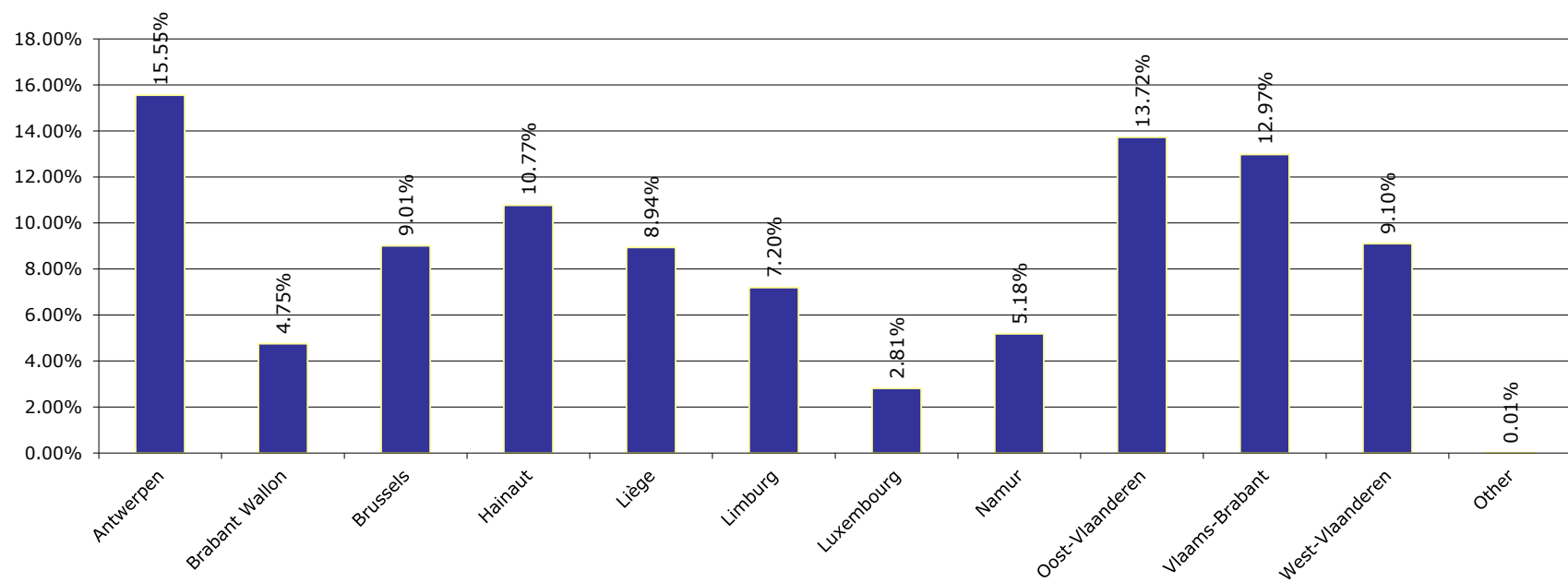
Redemption Type



Days in Arrears



Borrower Province



Bass Master Issuer

Pool Characteristics

Mortgage pool as of:
31/12/2023

1. Key characteristics

Outstanding Principal Balance (EUR)	21,808,032,761
Average Borrower Balance (EUR)	110,344
Maximum Borrower Balance (EUR)	2,195,648.98
Number of Borrowers	197,636
Number of Advances	342,586
Weighted Average Seasoning (years)	5.70
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.38
Weighted Average DTI	38.3%
Weighted Average Loan-to-Value	59.45%
Weighted Average Indexed Loan-to-Value	
Weighted Average Mortgage Coverage Ratio	122.11

Bass Master Issuer

Pool Characteristics

31/12/2023

2. Loan Size

Loan Size per Borrower (in 1000€)	Outstanding Principal	%	No. of Borrowers	%
Loan Size <=50	1,361,552,617.10	6.24 %	66,465.00	33.63 %
50 < Loan Size <= 100	3,160,584,499.16	14.49 %	42,453.00	21.48 %
100 < Loan Size <= 150	4,382,414,668.04	20.10 %	35,323.00	17.87 %
150 < Loan Size <= 200	4,081,513,814.22	18.72 %	23,621.00	11.95 %
200 < Loan Size <= 250	2,955,246,538.94	13.55 %	13,260.00	6.71 %
250 < Loan Size <= 300	2,014,495,474.23	9.24 %	7,391.00	3.74 %
300 < Loan Size <= 350	1,246,521,394.31	5.72 %	3,868.00	1.96 %
350 < Loan Size <= 400	740,541,727.13	3.40 %	1,986.00	1.00 %
400 < Loan Size <= 450	450,591,998.08	2.07 %	1,065.00	0.54 %
450 < Loan Size <= 500	305,141,639.07	1.40 %	644.00	0.33 %
500 < Loan Size <= 550	225,551,709.27	1.03 %	432.00	0.22 %
550 < Loan Size <= 600	158,186,926.34	0.73 %	276.00	0.14 %
600 < Loan Size <= 650	123,538,602.85	0.57 %	198.00	0.10 %
650 < Loan Size <= 700	90,103,736.03	0.41 %	134.00	0.07 %
700 < Loan Size <= 750	64,989,653.10	0.30 %	90.00	0.05 %
750 < Loan Size <= 800	65,830,275.08	0.30 %	85.00	0.04 %
800 < Loan Size <= 850	46,822,578.32	0.21 %	57.00	0.03 %
850 < Loan Size <= 900	34,924,104.55	0.16 %	40.00	0.02 %
900 < Loan Size <= 950	37,881,485.54	0.17 %	41.00	0.02 %
950 < Loan Size <= 1000	31,195,509.15	0.14 %	32.00	0.02 %
Loan Size > 1000	230,403,810.82	1.06 %	175.00	0.09 %
Total	21,808,032,761.33	100 %	197,636	100 %

Bass Master Issuer

Pool Characteristics

31/12/2023

3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	405,818,779.64	1.86 %	33,741	17.07 %
>0.1 and <=0.2	904,546,237.87	4.15 %	22,391	11.33 %
>0.2 and <=0.3	1,412,930,844.72	6.48 %	19,866	10.05 %
>0.3 and <=0.4	1,929,660,153.43	8.85 %	19,038	9.63 %
>0.4 and <=0.5	2,374,415,232.24	10.89 %	18,796	9.51 %
>0.5 and <=0.6	2,741,049,215.21	12.57 %	18,615	9.42 %
>0.6 and <=0.7	3,407,358,829.13	15.62 %	20,765	10.51 %
>0.7 and <=0.8	4,252,885,505.16	19.50 %	23,560	11.92 %
>0.8 and <=0.9	3,742,644,299.65	17.16 %	18,226	9.22 %
>0.9 and <=1	608,969,905.43	2.79 %	2,538	1.28 %
>1 and <=1.1	23,249,635.43	0.11 %	79	0.04 %
>1.1 and <=1.2	2,618,847.09	0.01 %	9	0.00 %
>1.2	1,885,276.33	0.01 %	12	0.01 %
Total	21,808,032,761.33	100 %	197,636	100 %

Bass Master Issuer

Pool Characteristics

31/12/2023

4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
0	3,331,469.81	0.02 %	756	0.38 %
>0 and <=0,1	313,851,711.51	1.44 %	575	0.29 %
>0.1 and <=0.2	560,574,611.37	2.57 %	1,485	0.75 %
>0.2 and <=0.3	1,007,995,695.77	4.62 %	3,107	1.57 %
>0.3 and <=0.4	1,464,653,122.93	6.72 %	5,400	2.73 %
>0.4 and <=0.5	1,426,717,284.37	6.54 %	6,111	3.09 %
>0.5 and <=0.6	1,814,090,144.45	8.32 %	7,937	4.02 %
>0.6 and <=0.7	1,128,309,720.82	5.17 %	5,996	3.03 %
>0.7 and <=0.8	754,380,039.39	3.46 %	4,387	2.22 %
>0.8 and <=0.9	525,244,597.32	2.41 %	3,369	1.70 %
>0.9 and <=1	424,258,448.39	1.95 %	2,866	1.45 %
>1 and <=1.1	1,798,332,379.93	8.25 %	10,923	5.53 %
>1.1 and <=1.2	2,263,165,831.56	10.38 %	14,753	7.46 %
>1.2 and <=1.3	1,786,139,801.29	8.19 %	13,501	6.83 %
>1.3 and <=1.4	1,484,808,970.20	6.81 %	12,683	6.42 %
>1.4 and <=1.5	811,775,847.97	3.72 %	7,864	3.98 %
>1.5 and <=1.6	709,079,434.99	3.25 %	7,525	3.81 %
>1.6 and <=1.7	536,523,727.71	2.46 %	6,185	3.13 %
>1.7 and <=1.8	346,867,831.11	1.59 %	4,364	2.21 %
>1.8 and <=1.9	278,313,169.28	1.28 %	3,733	1.89 %
>1.9 and <=2	269,295,795.72	1.23 %	3,853	1.95 %
>2	2,100,323,125.44	9.63 %	70,263	35.55 %
Total	21,808,032,761.33	100%	197,636	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	81,501,126.36	0.37 %	1,046	0.53 %
>1 and <=1.2	7,163,056,711.76	32.85 %	34,474	17.44 %
>1.2 and <=1.4	6,037,493,925.18	27.68 %	37,442	18.94 %
>1.4 and <=1.6	2,558,733,946.50	11.73 %	19,852	10.04 %
>1.6 and <=1.8	1,493,443,635.24	6.85 %	13,236	6.70 %
>1.8 and <=2	942,317,602.06	4.32 %	9,505	4.81 %
>2 and <=2.2	725,591,202.12	3.33 %	7,680	3.89 %
>2.2 and <=2.4	519,746,784.32	2.38 %	6,593	3.34 %
>2.4 and <=2.6	337,829,827.86	1.55 %	4,590	2.32 %
>2.6 and <=2.8	276,493,090.81	1.27 %	4,138	2.09 %
>2.8 and <=3	235,775,303.82	1.08 %	3,823	1.93 %
>3	1,436,049,605.30	6.58 %	55,257	27.96 %
Total	21,808,032,761.33	100.00 %	197,636	100.00 %

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Pool Characteristics

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6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1993	2,483.18	0.00 %	1	0.00 %
1994	8,595.58	0.00 %	6	0.00 %
1995	53,575.69	0.00 %	11	0.00 %
1996	70,266.64	0.00 %	10	0.00 %
1997	235,223.59	0.00 %	22	0.01 %
1998	267,710.56	0.00 %	34	0.01 %
1999	2,118,777.44	0.01 %	466	0.14 %
2000	1,509,107.60	0.01 %	196	0.06 %
2001	1,781,585.68	0.01 %	183	0.05 %
2002	2,965,278.34	0.01 %	209	0.06 %
2003	7,180,265.08	0.03 %	379	0.11 %
2004	23,594,940.93	0.11 %	2,077	0.61 %
2005	108,966,660.72	0.50 %	6,529	1.91 %
2006	78,279,769.29	0.36 %	3,713	1.08 %
2007	57,163,684.67	0.26 %	2,321	0.68 %
2008	60,609,579.00	0.28 %	2,224	0.65 %
2009	285,762,067.44	1.31 %	9,066	2.65 %
2010	459,403,554.30	2.11 %	12,780	3.73 %
2011	299,822,813.17	1.37 %	9,300	2.71 %
2012	202,490,106.05	0.93 %	6,406	1.87 %
2013	245,389,709.89	1.13 %	6,700	1.96 %
2014	745,040,094.78	3.42 %	24,293	7.09 %
2015	2,737,279,508.23	12.55 %	60,430	17.64 %
2016	2,141,572,587.81	9.82 %	36,829	10.75 %
2017	1,735,795,761.69	7.96 %	24,640	7.19 %
2018	2,339,363,871.34	10.73 %	26,905	7.85 %
2019	3,135,455,234.97	14.38 %	36,085	10.53 %
2020	1,741,045,706.84	7.98 %	21,026	6.14 %
2021	1,979,886,258.89	9.08 %	21,277	6.21 %
2022	2,294,714,021.21	10.52 %	19,820	5.79 %
2023	1,120,203,960.73	5.14 %	8,648	2.52 %
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	1,120,203,960.73	5.14 %	8,648	2.52 %
>1 and <=2	2,296,195,119.79	10.53 %	19,840	5.79 %
>2 and <=3	1,980,316,017.89	9.08 %	21,281	6.21 %
>3 and <=4	1,739,134,849.26	7.97 %	21,002	6.13 %
>4 and <=5	3,139,706,786.14	14.40 %	36,144	10.55 %
>5 and <=6	2,335,112,320.17	10.71 %	26,846	7.84 %
>6 and <=7	1,736,176,236.62	7.96 %	24,648	7.19 %
>7 and <=8	2,141,192,112.88	9.82 %	36,821	10.75 %
>8 and <=9	2,752,327,601.88	12.62 %	60,830	17.76 %
>9 and <=10	730,858,135.34	3.35 %	23,936	6.99 %
>10 and <=11	245,145,843.64	1.12 %	6,673	1.95 %
>11 and <=12	201,867,838.09	0.93 %	6,390	1.87 %
>12 and <=13	300,433,371.11	1.38 %	9,321	2.72 %
>13 and <=14	460,003,014.44	2.11 %	12,784	3.73 %
>14 and <=15	284,870,143.23	1.31 %	9,049	2.64 %
>15	344,489,410.12	1.58 %	18,373	5.36 %
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1,119,975,794.38	5.14 %	80,219	23.42 %
>5 and <=10	2,808,785,727.23	12.88 %	69,725	20.35 %
>10 and <=15	4,526,813,884.43	20.76 %	67,745	19.77 %
>15 and <=20	7,868,098,735.05	36.08 %	82,983	24.22 %
>20 and <=25	5,144,115,494.33	23.59 %	39,571	11.55 %
>25 and <=30	340,243,125.91	1.56 %	2,343	0.68 %
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	140,572,290.10	0.64 %	2,252	0.66 %
>5 and <=10	806,804,400.19	3.70 %	38,480	11.23 %
>10 and <=15	2,529,415,552.65	11.60 %	77,285	22.56 %
>15 and <=20	6,309,075,707.16	28.93 %	101,452	29.61 %
>20 and <=25	9,757,731,517.81	44.74 %	99,479	29.04 %
>25 and <=30	2,157,111,602.29	9.89 %	22,401	6.54 %
>30 and <=35	95,986,352.45	0.44 %	1,099	0.32 %
>35 and <=40	10,067,917.17	0.05 %	125	0.04 %
>40 and <=45	1,267,421.51	0.01 %	13	0.00 %
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

10. Interest Type

Interest Type	Outstanding Principal	%	No. of Advances	%
Fixed	15,357,195,044.59	70.42 %	257,543	75.18 %
Variable With Cap	6,413,696,386.71	29.41 %	80,444	23.48 %
Variable Without Cap	37,141,330.03	0.17 %	4,599	1.34 %
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	85,672,567.08	0.39 %	3,944	1.15 %
>0.1 and <=0.2	887,876,723.06	4.07 %	28,191	8.23 %
>0.2 and <=0.3	4,320,871,911.13	19.81 %	81,595	23.82 %
>0.3 and <=0.4	7,908,207,714.08	36.26 %	114,410	33.40 %
>0.4 and <=0.5	4,230,423,995.71	19.40 %	60,739	17.73 %
>0.5 and <=0.6	1,624,647,750.95	7.45 %	22,882	6.68 %
>0.6 and <=0.7	808,933,383.57	3.71 %	10,633	3.10 %
>0.7 and <=0.8	380,597,734.21	1.75 %	5,042	1.47 %
>0.8	252,989,799.15	1.16 %	3,553	1.04 %
Unknown	1,307,811,182.39	6.00 %	11,597	3.39 %
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

12. Employee Loans

Employees	Outstanding Principal	%	No. of Advances	%
Employee loan	443,887,984.82	2.04 %	9,325	2.72 %
Not an employee loan	21,364,144,776.51	97.96 %	333,261	97.28 %
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	541,730,908.62	2.48 %	7,308	2.13 %
>1 and <=2%	7,258,543,131.44	33.28 %	84,876	24.78 %
>2 and <=3%	9,838,873,484.09	45.12 %	161,694	47.20 %
>3 and <=4%	2,627,023,189.92	12.05 %	42,919	12.53 %
>4 and <=5%	749,722,144.43	3.44 %	23,470	6.85 %
>5 and <=6%	576,381,209.80	2.64 %	16,603	4.85 %
>6 and <=7%	201,210,029.24	0.92 %	5,278	1.54 %
>7 and <=8%	14,454,498.55	0.07 %	419	0.12 %
>8 and <=9%	94,165.24	0.00 %	18	0.01 %
>10 and <=11%	0.00	0.00 %	1	0.00 %
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2024	2,477,256,035.54	11.36%	41,398	12.08%
2025	318,537,689.60	1.46%	3,697	1.08%
2026	311,154,787.72	1.43%	3,602	1.05%
2027	365,892,668.91	1.68%	4,102	1.20%
2028	965,509,432.42	4.43%	9,622	2.81%
2029	335,959,196.51	1.54%	2,940	0.86%
2030	59,652,341.54	0.27%	470	0.14%
2031	92,740,184.82	0.43%	603	0.18%
2032	103,048,246.68	0.47%	671	0.20%
2033	205,053,141.74	0.94%	2,092	0.61%
2034	916,193,401.86	4.20%	8,603	2.51%
2035	164,141,378.01	0.75%	1,259	0.37%
2036	43,338,091.06	0.20%	321	0.09%
2037	6,399,710.24	0.03%	55	0.02%
2038	1,264,635.13	0.01%	7	0.00%
Fixed until maturity	15,441,891,819.55	70.81%	263,144	76.81%
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

15. Interest Payment Frequency

Frequency	Outstanding Principal	%	No. of Advances	%
Monthly	21,807,870,917.38	100.00%	342,569	100.00%
Quaterly	153,391.80	0.00%	11	0.00%
Unknown	8,452.15	0.00%	6	0.00%
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

16. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Advances	%
Annuity	21,431,721,817.44	98.27%	336,595	98.25%
InterestOnly	253,461,920.67	1.16%	2,122	0.62%
Linear	122,849,023.22	0.56%	3,869	1.13%
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

17. Days in Arrears

No. of Days	Outstanding Principal	%	No. of Advances	%
Not in Arrears	21,585,669,687.60	98.98%	338,888	98.92%
1-30	86,949,752.07	0.40%	1,046	0.31%
31-60	52,292,702.96	0.24%	581	0.17%
61-90	17,168,232.25	0.08%	218	0.06%
91-120	13,987,002.13	0.06%	134	0.04%
121-150	5,284,733.52	0.02%	60	0.02%
151-180	2,631,938.83	0.01%	34	0.01%
>180	6,998,158.68	0.03%	99	0.03%
Denounced	37,050,553.29	0.17%	1,526	0.45%
Total	21,808,032,761.33	100%	342,586	100%

Bass Master Issuer

Pool Characteristics

31/12/2023

18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	3,392,025,538.43	15.55%	50,658	14.79%
Brabant Wallon	1,036,120,999.65	4.75%	14,386	4.20%
Brussels	1,963,966,155.83	9.01%	21,618	6.31%
Hainaut	2,348,839,281.08	10.77%	43,345	12.65%
Liège	1,948,738,988.89	8.94%	32,729	9.55%
Limburg	1,569,308,137.51	7.20%	27,423	8.00%
Luxembourg	611,985,506.37	2.81%	9,716	2.84%
Namur	1,129,150,170.76	5.18%	19,205	5.61%
Oost-Vlaanderen	2,992,243,382.26	13.72%	48,075	14.03%
Vlaams-Brabant	2,829,456,068.38	12.97%	41,493	12.11%
West-Vlaanderen	1,984,122,447.01	9.10%	33,908	9.90%
Other	2,076,085.16	0.01%	30	0.01%
Total	21,808,032,761.33	100%	342,586	100%